

<i>SERFF Tracking Number:</i>	<i>METD-125649195</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39097</i>
<i>Company Tracking Number:</i>	<i>MET</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Fixed Account Interest Rate Methodology 2008</i>		
<i>Project Name/Number:</i>	<i>Fixed Account Interest Rate Methodology 2008/</i>		

## Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Fixed Account Interest Rate      SERFF Tr Num: METD-125649195      State: ArkansasLH  
Methodology 2008

TOI: A02.11 Individual Annuities- Deferred Non-      SERFF Status: Closed      State Tr Num: 39097  
Variable and Variable

Sub-TOI: A02.11.002 Flexible Premium      Co Tr Num: MET      State Status: Filed-Closed

Filing Type: Form      Co Status:      Reviewer(s): Linda Bird  
Authors: Doreen Talone, Danielle Smith      Disposition Date: 05/30/2008

Date Submitted: 05/23/2008      Disposition Status: Accepted For  
Informational Purposes

Implementation Date Requested:      Implementation Date:

State Filing Description:

## General Information

Project Name: Fixed Account Interest Rate Methodology 2008

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/30/2008

State Status Changed: 05/30/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Please find enclosed for your information an addendum to our previously filed actuarial memorandums which describes our company's new procedures for determining the minimum guaranteed interest rates for our fixed accounts. The methodology has changed in that we would like to now review interest rates 4 times a year (previously was only once a year). This methodology will apply to all new issues of our previously-approved annuity contracts/certificates noted in

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the Actuarial Memorandum Addendum in addition to any future contracts/certificates that contain a fixed account which is subject to your individual annuity non-forfeiture regulations.

Note that we are simultaneously submitting to your state this same information under our other subsidiary companies, (New England Life Insurance Company, MetLife Investors Insurance Company, and MetLife Investors USA Insurance Company).

We would appreciate your acknowledgement of receipt of this filing via SERFF; however, if we do not hear back from your Department within 90 days, we will assume you have received and accepted this as an informational filing. We will not adjust the methodology until the earlier of 1)the date this information been filed and acknowledged in at least 45 states, or 2) January 2009. Please do not hesitate to contact me if you have any questions regarding this submission. Thank you.

## Company and Contact

### Filing Contact Information

Doreen Talone, Senior Consultant	dtalone@metlife.com
185 Asylum Street	(860) 308-7395 [Phone]
Hartford, CT 06103	(860) 308-3918[FAX]

### Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
200 Park Avenue	Group Code: 241	Company Type: Life
New York, NY 10166	Group Name: MetLife Group	State ID Number:
(617) 578-2000 ext. [Phone]	FEIN Number: 13-5581829	

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00	05/23/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		05/30/2008	05/30/2008

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## Disposition

Disposition Date: 05/30/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

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## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: METD-125649195 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 39097  
Company Tracking Number: MET  
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium  
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## Supporting Document Schedules

### Review Status:

**Bypassed -Name:** Certification/Notice 05/15/2008  
**Bypass Reason:** Not Required  
**Comments:**

### Review Status:

**Bypassed -Name:** Application 05/15/2008  
**Bypass Reason:** Not Required  
**Comments:**

### Review Status:

**Satisfied -Name:** Life & Annuity - Acturial Memo 05/15/2008  
**Comments:**  
**Attachment:**  
Actuarial Addendum\_MGIR\_rev052108.pdf



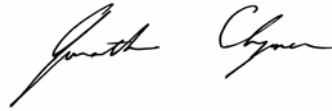
**Actuarial Memorandum Addendum for**  
**MetLife Investors Insurance Company - Policy Form Series 7210 (01/01/02), 7010 (11/00), 7150**  
**(12/00)**  
**New England Life Insurance Company – Policy Form Series V-05/01**  
**Metropolitan Life Insurance Company – Policy Form Series ML-1210 (01/01/02), ML-FPDA (2/07),**  
**PPS (07/01)**  
**MetLife Investors USA Insurance Company - Policy Form Series 8010 (11/00), 8210 (01/01/02),**  
**MLIU-FPDA (2/07), 8410 (11/05)**

**Interest**

**Minimum Guaranteed Interest Rate Determination for the Fixed Account**

*We will review the Minimum Guaranteed Interest Rate (MGIR) four times per calendar year. This MGIR would be applicable to newly sold business. The MGIR will be such that it meets the requirements of the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities. The Minimum Nonforfeiture Rate (MNR) will be the lesser of 3% and the 5-year Constant Maturity Treasury rate as of the first month of the preceding quarter (rate published for January, April, July, and October), reduced by 125 basis points, and rounded to the nearest 1/20<sup>th</sup> of a percent, or 1% if greater. We will obtain the 5-year weekly Constant Maturity Treasury rate from the Federal Reserve Statistical Release H.15. The MGIR that applies to any given contract will not be redetermined once the contract has been issued. The MGIR that applies to any given contract will be shown on the contract schedule page. We will automatically reset the rate for the first quarter of the calendar year regardless of any threshold on the rates. During the other reviews, we will only move the MGIR if the MNR has moved at least 75 bps from our current MGIR. The current threshold level is 75 bps, this threshold level will remain between 0 and 150 bps. The company reserves the right to hold an MGIR higher than the MNR, if so desired.*

Prepared By:



Jonathan T Clymer, FSA MAAA

Assistant Vice President & Actuary

May 21, 2008